

# FORUM NEWS

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## Dear Readers

Our intention was to meet together in Berlin at this time to exchange ideas at the conference of the European Forum with the title “The future is now: Advancing Accident Insurance in Europe”. Due to the corona pandemic and because health protection is our top priority, we canceled the conference with a heavy heart and looked for other ways to remain in contact with you in these unusual times. This newsletter is one means by which we can do this.

In the past weeks, we have been asking you, the members of the European Forum, to share with us your experiences during the pandemic: How have you come to grips with the new work situation? What technical and ergonomic pitfalls have you encountered as a result of working from home? How have you remained in constant contact with employees? Moreover, we would like to know how you personally have dealt with the crisis. For example, how have you coped with social distancing?

You can read your responses and those of your colleagues in this newsletter. The anonymized answers show the whole range of developments entailed by adjustment to such a new situation. You all report a relatively smooth transition from working in the office to working from home. On a technical level, everything seems to have gone well. Many of you after returning systematically to the office are still benefiting from these changes today. Some of you describe the possibility of flexible working hours offered by working from home as being both relaxing and necessary, since work and childcare often had to be reconciled.

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I appreciate your openness in answering the questions. I would therefore like to provide an insight into how the German Statutory Accident Insurance has dealt with the situation. The abrupt change was of course not easy for us, either. When the coronavirus crisis first broke in Germany, most of our employees were assigned – literally, overnight – to working from home rather than in the office. We worked hard to find various technical solutions to enable as many colleagues as possible to work from home. Reflecting our responsibility for the safety and health of the DGUV's employees, we swiftly set up a crisis team. Its task was to inform the employees transparently and on a daily basis of all measures that had been launched or planned. An internal newsletter provided the staff with useful recommendations and information on how to cope with the new work situation. Many departments of the DGUV also increasingly focused on direct communication. Instead of e-mail, people conducted discussions more frequently by video and telephone conference and signaled to the employees in this way that they were still a team.

All these new forms of collaboration first had to be identified. At the beginning of the pandemic, we often found ourselves experimenting; after a short time however our activities assumed a more ordered structure.

We are still in the midst of a pandemic, but it is already clear that the coronavirus crisis will result in lasting changes in the work of the statutory accident insurance institutions. We have been quick to learn to use new forms of communication and technical tools. Thanks to modern digital tools, we can easily master opinion-forming, decision-making and collaboration, even remotely from each other. These models for remote work will serve as a benchmark for others in the future. A return to the office en masse once the pandemic is over appears unrealistic, as discussions of future working models show. We must now respond appropriately to the new challenges presented by digitalization in a way that is conducive to prevention. We must prepare for this in line with the theme of our conference, which with a little luck will be held next year, with the theme: The future is now. ■

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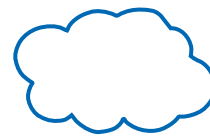
# New work-situation, especially working from home

The newsletter begins by looking at the new reality of work. In most of our countries the lockdown came into force swiftly and employers instructed employees to stay at home and to work remotely. This lasted for weeks. In this context, we asked you, the members of the European Forum, to share your experiences during the pandemic with us. Here are the answers to your questions:

## Questions:

**Has working from home been possible and how did you deal with the new work-situation?**

**What regulations have been made and how do you plan to return to normality?**




“The employer created the technical requirements for working from home early for all employees (approx. February 2020). After the lockdown was announced, the switch to working from home was possible without any problems. Contact was always possible with regular Skype meetings. Since June 2020, the return to the office has taken place systematically. Currently, 40% of the staff are working from home.”




“Working from home has been possible since the partial corona-lockdown in our country on March 13 to mid-June 2020. In our country, we look upon local and regional spread of Covid-19-infections. The possibility of working from home is as a result of this still possible in varying degrees and with regional variation. The Administrative Board has enhanced its communication to the organisation regarding the work-situation and the continuous development of Covid-19. The Director-General and Center Managers have been in close dialogue during the lockdown for ongoing decision making and communication. The Director-General has been communicating regularly to the organization on daily or weekly basis. We use different virtual aids in the communication, such as e.g. Skype, Starleaf. We have made different intern regulations regarding the supervision of the working environment on the workplaces and how to work safely from our own workplaces.”




“Within just a few days, the employer enabled all employees who were not absolutely required to carry out tasks in the administration buildings to work from home. There will be no return to the situation before the Corona pandemic. There will be a new definition of what is considered to be the normal situation that builds on the positive experiences from the pandemic.”




“The pandemic has forced the adoption of new ways of working. The transition from working from the office to working from home was surprisingly smooth and many people have been surprised by how quickly and effectively technologies for videoconferencing and other forms of digital collaboration were adopted. The employees of the Statutory Accident Insurance have been provided with the necessary technical equipment in a very short time. The Statutory Accident Insurance has returned to normal life in the meantime, however the remote-working model is expected to be followed also in the future. Covid-19 plays there also an important role so that further infections can be avoided. The Statutory Accident Insurance also plans in the future a mobile office model where the majority of work can be done from home leading to more flexibility among the employees, but also to the reduction of necessary working space thus saving costs.”



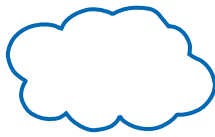
“Given the urgency and lack of resources, first only heads of department were able to work from home, the other staff members stayed home and were exempted. For the latter we had set up a rotation system, they had to report every third day. This lasted for three months. Then each agent had the opportunity to work from home. Currently each agent is entitled to 3 days of teleworking per week, depending on the evolution of health conditions in our country.”



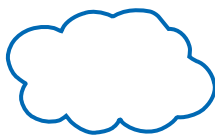
“With the spread of the pandemic, in the public administration, working from home has become the ordinary way of work performance. From the very beginning, the employer has managed to guarantee the majority of its employees the opportunity to work from home, except for some jobs to be provided in the office. From 15 September to 31 December 2020, work from home is foreseen for 50% of the staff employed in the activities that can be carried out in this way.”



“For most of the employees, teleworking is possible. It was already in place for some of them thanks to a memorandum of understanding that will soon be revised to take into account the achievements of the health crisis and will enable everyone to benefit more widely to work from home. Despite some difficulties especially at the beginning of the containment as personal constraints (children at home, size of the accommodation, etc.), limitations in the use of the tool allowing connection to the network (VPN) – the staff showed understanding and adaptation. Virtual meetings were organised and enabled mobilisation by ensuring business continuity and respect for commitments. Team cohesion and communication were thus preserved. A business continuity plan has been implemented in compliance with government directives, with regular information from the General Secretary to all staff on a regular basis throughout the period of containment. We plan to get back to normal situation: – by making teleworking more flexible for all employees and according to arrangements currently being negotiated with the social partners. Telework brings efficiency and agility to the organisation of the company, – making it easier to work at home: improvement of the tools available to all agents, capitalising on the achievements of the period: speeding up dematerialisation and simplifying procedures.”



“In March 2020, in accordance with the written instructions of the responsible Ministry, the decision on the schedule of work and working hours during epidemic caused by the corona virus was issued. The tasks that were necessary and should not suffer delays have been determined, as well as the number of group of workers needed to perform them at their workplaces. Important, necessary and urgent tasks were performed by two groups of staff, who took turns at their working places every two week, in accordance with all prescribed epidemiological measures. Workers who did not perform work at the workplace as necessary staff were obligated to perform work tasks from home on working days during the prescribed working hours. From June 2020, all workers can work again at their workplaces.”



“To prevent the spread of the novel coronavirus (2019-nCoV), the employer carried out a phased transition of employees to working remotely. Each employee was provided with a technical opportunity for remote work and handed a checklist (contact phones, passwords and logins, ways of receiving tasks and sending results). The technical opportunity for remote work was arranged, supplemental agreements to work contracts were concluded on changing employment conditions determined by the parties. Remote workers were available by phone on weekdays (business hours); they timely fulfilled oral and written instructions of the management; they provided the management with daily reports on the implementation of instructions. Further, a phased return of employees to the workplaces in the office was carried out. At the moment, all employees have returned to their regular work schedule at their workplaces.”



“Given the necessity of a timely reaction to the spread of the epidemic Covid-19, a Decision on Work Organization, Work Schedule and Working Hours were brought. During the Epidemic of Covid-19 Caused by the Sars-Cov-2 Virus (below: Decision on the Work Organisation) allowing its employees to work from home, under the binding instructions of the responsible Ministry from March 2020. We responded to the challenges of the new situation in our work organisation that emerged due to the epidemic by establishing a Working Group for the implementation of activities during extraordinary circumstances (the Working Group). This Working Group is a coordinating body focused on monitoring the epidemiological situation and implementing the actions aimed to protect employees' health and ensure the continuity of our business processes. Along with the Working Group, the appointed coordinators for the protection from Covid-19 acted as responsible persons for the implementation of protection measures aimed to prevent spreading of the epidemic and to ensure the work organisation is carried out. By amendments to the Decision on the Work Organisation, implementation guidelines and recommendations by the Working Group, we have continuously been balancing our work organisation and continuity of its services, following the binding instructions of the responsible Ministry and the decisions of the Civil Protection Headquarters of our state. The binding instructions of the responsible Ministry, as well as the adopted internal regulations (Decision and the amendments to the Decision on the Work Organisation, Implementation Guidelines), ceased to apply on June 1, 2020. From that point on, we continued operating in compliance with all general anti-epidemic measures and specific recommendations and instructions of the competent authorities.”

“Working from home has been possible. Since the lockdown quickly took effect, the employer informed employees to stay home the next day and work remotely for weeks. To be honest, the pandemic has forced the adoption of new ways of working, but the employer and the employees adopted working from home in this extent and the transition to working from home has been smooth. Since the end of March 2020, most of our employees were working from home. Only staff necessary to keep the key functions of our administration and services were working from the office. Since the end of May, the plan is to get back to a normal situation systematically. This means, currently half of the staff is working from home and the other half is working from the office to facilitate social distancing in the offices. Colleagues with pre-existing illnesses or with responsibilities to take care of children or (elderly) relatives currently work from home anyhow. Employees, who are working from the office, are required to sit alone in a room, maintain physical distance of minimum 1.5 meters in the corridors, washrooms, kitchens or common rooms, use elevators singularly, keep distance during meetings and care for fresh air in the meeting rooms.”

“Within just a few days, the employer enabled all employees who were not absolutely required to carry out tasks in the administration buildings to work from home. There will be no return to the situation before the corona pandemic. There will be a new definition of what is considered to be the normal situation that builds on the positive experiences from the pandemic.”

“Our employees have been working from home since 16 March. The transition to working from home was not dramatic, many did working from home already before Covid-19 and we had instructions for working from home.”

“Yes, of course, it was possible. From March 16<sup>th</sup> of 2020 (first day of quarantine), we provided the right equipment and other support to the employees. Thanks to detailed instructions prepared by our IT staff, most employees were able to work from home.”



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# Digital infrastructure and technical equipment

## Questions:

**What technical equipment was available for your employees for working from home (business laptops, mobile phones, tablets etc.)?**

**How did you deal with the short-term nature of the procurement of hard- and software?**



“The employer created the technical requirements for working from home early for all employees (approx. February 2020). After the lockdown was announced, the switch to working from home was possible without any problems. Contact was always possible with regular Skype meetings. Since June 2020, the return to the office take place systematically. Currently, 40% of the staff are working from home.”



“Employees who performed work tasks from home used business laptops and mobile phones, as well as private computers by connecting to the official computer using smart cards. For workers who used private computers, safety recommendations have been issued to protect official data.”



“To prevent the spread of the coronavirus disease (2019-nCoV), the insurance against accidents at work and occupational diseases carried out a phased transition of employees to working remotely. The employees were provided with all the necessary technical equipment (work laptops, mobile phones, tablets) to work from home. Also, the State Regulation was issued to enable prompt procurement procedures.”



“Following the Strategy for the Development of an ICT System adopted in 2018, we focused all our efforts on the development of a modern information system under information security standards. The quality technical support for working from home cannot be reduced to user equipment only. It is also necessary to meet many prerequisites in infrastructure development by applying modern technological solutions regardless of the type and model of the user equipment and by carrying out at the same time the measures by the information security standards. Such strategic development of the ICT system enabled a smooth work from home for all employees and the fact that we had over 1350 online users who did their job without any obstacles speaks about the quality of modern technologies by itself. Furthermore, not all users have laptops, so there were challenges ahead of us that we dealt with in the best possible way under the given circumstances.”



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“All employees have mobile phones and business laptops. All equipment is suited for home bringing. All employees have been encouraged to take necessary office equipment from their workplace to their homes during the period of the partial Covid-19 lockdown.”

“In most of today’s households the appropriate hardware is already available. In some cases, the equipment could be taken home. An additional procurement was not necessary.”


“All staff are equipped with a cell phone provided by the Institute. In addition, laptops or tablets were quickly distributed to all employees without personal devices for carrying out their work. Software has been provided for connection to internal IT procedures and for remote video communication.”

“The necessary technical requirement has been provided in an astonishingly short time, meaning that employees were provided with business laptops, mobile phones and partially tablets. The house-intern technical department offered technical support to the employees where necessary. Because of data protection rules, the work from home was only possible through a business laptop and not through a private laptop.”







“Laptops, monitors, mobile phones and internet connection has been provided, which employer pays. Equipment were already in use, we didn’t have to acquire any equipment.”




“Our top management and IT staff made every effort to make all necessary IT systems work and ensured technical equipment. We used measures that ensured high security requirements and had consultations with the national Cyber Security Centre, who is the main cyber security institution, responsible for monitoring and control of the implementation of cyber security requirements.”



“The technical equipment of the employees ranges from company laptops, monitors and mobile phones to “bring your own device (BYOD)”. Due to the bottlenecks in the procurement and supply process, the BYOD approach was used as a supplementary solution.”



“For the moment we have only installed a VPN on the private computers to connect to the office computer. For next year, it is planned to provide tablets, laptops or large TFT monitors to our agents according to their needs. If an agent does not have a private computer or even an internet connection at home, he or she has to come to work every day. Except during the first three months of the health crisis.”



“Some Directorates were already equipped with laptops. For the other ones, the latter were quickly distributed as well as VPNs allowing connection to the remote network. The Open Touch Conversation application made it possible to retrieve our telephone lines on the laptop. Zoom application made it possible to organise virtual meetings. The only difficulty was the difference in tools with our regional partners but we were able to find solutions to maintain communication. The equipment already existed before the health crisis, some of our staff were already working remotely.”



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“The necessary technical equipment was not available for all employees to work from home. Only a few employees had business laptops, tablets, headsets and/or mobile phones, but the employees have been provided with the necessary technical equipment in a very short time. The IT department offered technical support to the employees where it has been necessary. Because of the data protection rules, the work from home is only possible with a business laptop or a private laptop via a special connection to our system. The IT colleagues do a great job, especially in reaction of technical circumstances they cannot influence and change. For example, there have been external limitations in the use of the tool allowing a connection to our network (VPN) or with the bandwidth, which has not been enough. The problem with the bandwidth could be solved in July / August. The employees show always understanding, when they cannot access our system by working from home or have problems with the stability of our telephone and video conference system. As you can see, the short-term nature of the procurement of hard- and software has been a great challenge for us because of the digital infrastructure. Data protection can be another hurdle to clear. One example are national or international meetings via programs like Cisco Webex, Microsoft Teams, Skype Business or Zoom. Our partners use them, but we are not allowed to install these applications because of data protection and with the consequence that we sometimes cannot take part in such videoconferences and are forced to connect us via telephone.”

# Occupational safety and health during the home office period

We asked for occupational safety and health during the Corona virus crisis, because we would like to know if such a digital world of work guarantees simultaneously a safe and healthy workplace. After the pandemic, it could be a political issue on national and European level.


## Question:

**“How did you manage occupational safety and health during the home office period and how do you deal with social distancing (for example concerning ergonomics or mental stress)?”**


“During the home office period, we guaranteed support to the worker by providing assistance in the use of equipment and favoring the reshaping of working times and breaks. With the gradual return to the office, social distancing is also implemented through the reorganization of work spaces, the identification of innovative solutions for workstations, including dedicated measure that guarantee one-meter distance, and the introduction of shifts and hourly flexibility to reduce the number of simultaneous presences in the workplace.”




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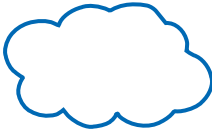
“As the lockdown came into force very fast, the employees were informed to stay at home and work remotely, where possible. Employees in our premises were required to wear masks in the offices, to maintain physical distance of minimum 1.5 metres and to use elevators singularly. There were also sent out mails with caricatures depicting a person moving and related descriptions in order to enhance the employees to move in their breaks in order to avoid tensions in front of the computer. Also online cooking courses and gymnastic courses were offered by the employer. We also started producing information sheets, leaflets and brochures about different topics like how to wash your hands in the right way and introduced a prevention hotline that could be contacted by companies in relation to emergencies or questions related to Covid-19. Everybody had to learn how to manage home office as in the past it was not usual to work from home in this extent. At the moment, the employer offers to its leading personnel courses dealing with the management of the staff or department from the distance.”




“During the home office period, recommendations of the responsible Ministry related to health and safety protection were issued. This period of the epidemic has motivated institutions to consider revising and developing specific measures in such and similar circumstances, and the development process is still ongoing.”





“Occupational health physiotherapist gave an online lecture about ergonomics when working from home. The lecture was recorded and everybody can see it in the intranet. Supervisors were asked to contact employees frequently to see how they are coping with this new situation.”

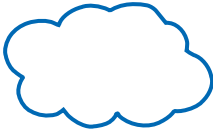


“It was not possible to check, if the workplaces at home were healthy and safe, and both – the employer and the employees – had to learn, how to manage home office, because in the past it had not been usual to work from home to this extent. Concerning ergonomics in the home office, we informed about a healthy workplace design and movement exercises. We also offered online gymnastic courses. Virtual meetings were organized and business continuity were ensured by telephone, e-mail or video. The superiors tried to keep regular contact with their employees on a virtual way in order to maintain the communication and to support the motivation of the group. Huge challenges are on the one hand childcare and home schooling and on the other hand anxiety and loneliness. We expressed that the concerned employees should talk to each other via phone or video, if they feel lonely or are confronted with stressful moments in the current situation, but we do not know, if they are willing to express their feelings to their superiors or colleagues. Last, but not least we offer courses dealing with the management of the staff or department from the distance or trainings to organize working from home. Via an online tool colleagues can also use time now gained for example because of cancelled business trips with courses or trainings on many other topics with the aim of personal development and professional competence.”


**T**elling the truth, the majority of our employees had worked from home for the first time. That was a big challenge in the regard of occupational safety. There were advantages when working from home: fewer interruptions from colleagues, reducing stress from commuting. A longer period of, for example, two or three months full-time working from home could lead to serious health care problems. Solutions for this were to have as much face-to-face interactions online as possible through video calls, regular manager check-ins – especially to those employees who live alone and might feel more isolated.”


**A**ny changes for a person are perceived as stress. The transition to working remotely is a clear example of stress. Older workers had to adapt to modern technology, learn to work remotely with mostly electronic communications (audio format). As it was stated above, all employees, transitioned to remote work, had to provide daily activity reports to the management. The management controlled the results (intermediate, final ones), but not the processes of their implementation. Thereby, the employees quickly adapted to the new working arrangements. The work schedule remained unchanged, which also contributed to the self-discipline of employees and their independent structuring of working hours.”



**A**ccording to the Decision on Declaring of Covid-19 Epidemic and the obligations under the Act on the Protection of Population from Infectious Diseases, the employer must to be up to date with our guidelines and the recommendations of the Civil Protection Headquarters of our state and other competent bodies and operate accordingly. The employer was obliged to provide the work safety conditions for work from home, as the employer would otherwise do under the standard work conditions. The obligations and responsibilities applying under circumstances of the coronavirus infection are regulated by the procedures and guidelines for actions that are available online. When enabling the work from home, it was necessary to take into account many factors: the needs of employees, trust and loyalty, the type of work, and the conditions for working from home. The workers worked in teams so that one team came to the office and the other worked from home. Disinfection and cleaning of the workspace and procurement of protective equipment and resources for the on-site workers were carried out regularly. One of the major disadvantages of working from home is depersonalization of the work environment, stress and insecurity caused by impossibility to make social contacts. It is why dividing the workers into two teams with their rotation in the business premises makes a more favourable alternative. The provisions of the occupational safety regulations under the circumstances of the work from home may apply to the extent it is possible, provided the safety and health of workers remain unhindered. The current legal provisions are incomplete, so this situation requires to be officially regulated by appropriate regulations.”




“The organization and the leaders have a big focus on an ongoing dialogue between the employee and the leader and between the group and the leader. For example, video meetings; walk & talks, virtual physical exercises and/or weekly social virtual gatherings in order to focus on the social elements and the importance of general health promotion. We use different virtual aids in the communication, such as e.g. Skype, Starleaf. We prepared a risk assessment regarding supervision and office work. This assessment deals with both physical as well as psychosocial topics.”



“There was a regular exchange via Skype. Sometimes with video.”



“Since we are only competent for accidents at work and occupational diseases, we had, because of the confinement, very little work and therefore necessarily very little stress compared to other administrations. Moreover, we have not introduced permanent homeoffice, as staff members have to commute to the workplace every second day, which limited social isolation. In the office, all staff had to wear masks in the common areas of the building. Staff working alone in an office were not required to wear masks. For others who share an office with several people, we have made sure to respect a distance of 2 metres between all the agents. In addition, we have implemented a day-to-day rotation, so that offices with several agents are never full.”



“The company’s direct managers are required to communicate regularly (if possible on a daily basis) with the employees. Telephone and video conferencing systems are available for such exchanges. Furthermore, there is the option of participating in personal discussions on specific topics in the administration buildings while complying with the distancing and hygiene rules. There is a company social counselling service and a company health management system. Risk assessments are being carried out.”



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“The General Secretary and the occupational physician have worked together to provide all the necessary information to staff (in the form of memos and webinars) to adapt to the new working conditions and maintain the link. Webinars for managers also helped them to organise meetings and to keep in touch with all their teams, both to continue to carry out our projects and to ensure the health & safety of employees. At the initiative of some managers, social meetings were organised. As far as ergonomics is concerned, this point is still to be worked on to effectively help employees to better equip themselves at home. Targeted support was offered to staff during confinement, such as a list of educational and fun resources produced by the documentation, or the distribution of a “Small guide for better living in confinement” produced by the Occupational Health Department. In addition, the tips for workstation ergonomics, particularly to prevent back pain and visual fatigue, which were already on the Intranet, were recalled. This communication could be reinforced in the future. It should be noted that throughout the period, the committee for OSH was informed and consulted on a very regular basis.”

## Difficulties regarding work from home

### Question:

What difficulties did your employees report regarding working from home (for example anxiety, isolation/ loneliness, childcare and home schooling) and how did you react?

“As far as I know, the only problem reported is that the screens of their private laptops are too small. At work, each agent has two large screens, which makes paperless work easier. As a result, some tasks were not carried out at home but were done the next day at the office. For next year we plan to provide our agents with large screens for homeoffice.”

“Home office period has been available until June 1st of 2020. Kindergartens and schools were closed during quarantine period, therefore our employees who have preschool age children had the opportunity to look after their children with the ability to work from home. There were no such surveys or researches about stress and loneliness during home office period provided by us. But as far, as I know staff managed to maintain balance between work from home with being at home. In order to ensure work discipline from home staff had to check work e-mail at least once an hour and always be available by phone. I would like to add that during the quarantine period we secured income (through temporary incapacity benefits paid by us to the residents) for more than 50 000 parents raising children who attend kindergarten or school.”

“A huge challenge were childcare and home schooling. Anxiety and loneliness were and are surely still a problem but only few are willing to express these feelings to their superiors or colleagues. The superiors tried to keep regular contact with their employees on a virtual way in order to maintain the communication and to support the group spirit.”

“The main difficulties, especially in the first phase of the pandemic, were isolation and harmonization of working hours with leisure and family needs. In this regard, managers guarantee employees the right to disconnect, largely mitigating the criticalities that had arisen among the staff.”

“Employees most often reported difficulties in reconciling business and private obligations, especially considering that school institutions also worked online, and childcare institutions were also unable to accept children for a certain period of time. Flexible working hours for workers, whenever possible, were the solution in that period.”





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“We all got used to go to work in the morning and return home in the evening. During a pandemic, this regime was broken. As a result, a person goes out of a balanced state, and stress and crisis occur. Some experienced loneliness due to the lack of a team and live interaction with people. Employees of the Social Insurance Fund informed the management of exactly such difficulties. The following actions were carried out by the management: permanent phone contact with employees was established, regular and periodic meetings in expanded format were held in remote mode via telecommunication interactive technology of video conferencing (ZOOM), and they also tried to set short and specific tasks for employees with controlling the result, but not the process of their implementation.”

“We have completed a well-being survey and follow-up dialogues in all teams to evaluate and learn from the period of working from home. These dialogues underline the importance of staying focused on especially the following topics:

1. Working from home and at the same time maintain the important social connection with colleagues and team leaders.,
2. A special focus on the running dialogue between the employee and team leader about the well-being, work assignments and the priority of assignments.,
3. The social well-being in the working groups.,
4. A better use of the virtual technology including a focus on individual competence in using the virtual possibilities and
5. A good and appropriate culture when attending video meetings.”

“The superiors tried to keep regular contact with their employees on a virtual way in order to maintain the communication and to support the motivation of the group. Huge challenges are on the one hand childcare and home schooling and on the other hand anxiety and loneliness. Kindergartens and schools were closed, only parents who have a job that is part of the critical infrastructure have been assisted with an organised child care. We expressed that the concerned employees should talk to each other via phone or video, if they feel lonely or are confronted with stressful moments in the current situation. We do not know if they are willing to express their feeling to their superiors or colleagues, i.e. because they like to separate their private and professional life.”

“The situation was tense because the schools were closed at the same time and practically no leisure activities were possible. One relaxation was the possibility of flexible working hours (06.00 – 23.00).”

“Feedback has been organised in all directions to give every-one a say in this particular period. The work-life balance was sometimes difficult to find: solidarity, mutual aid and cohesion are the adjectives most often used to characterise the general state of mind. The employees have faced the difficulties and say they are proud to have participated in the activity and to have lived up to the expectations of the health insurance.”

“The feedback from the employees is positive and they are grateful that they have been provided with the opportunity by the employer to be flexible with respect to the location and time where they carry out their tasks (e.g. in order that they are able to ensure that their childcare needs are covered).”

“We collected information on the problems the employees encountered when working from home through a survey on the satisfaction and success achieved when performing work from home. Some employees addressed the HR Management and Development Office, asking support and assistance. Some of the difficulties reported by employees were lack of time organisation, of clear boundaries between their work and leisure, lack of physical activity and social contacts. These problems have exacerbated the experience of social isolation and loss of daily routine for some, with an adverse effect on mental health (anxiety, stress), and thus on work motivation and productivity. The colleagues from the HR Management and Development Office and our psychologist, who provided support, counselling and education through an article of psychological content with the aim of better coping with the crisis, were available to employees at all times. The contact number of psychologists per each county were also published and could be reached 24 hours a day for counselling of citizens and therapeutic interventions.”

“Those who had small children at home could work outside of normal office hours. Supervisors have been in regular contact with all their employees. We conducted a survey of personnel about how the Covid-19-period has gone. Many employees told that they have been suffering for not seeing their colleagues for a long time.”

## Accessibility

### Question:

You have given the following answers on the question

**“How did you regulate the availability of your institution respectively your employees?”**



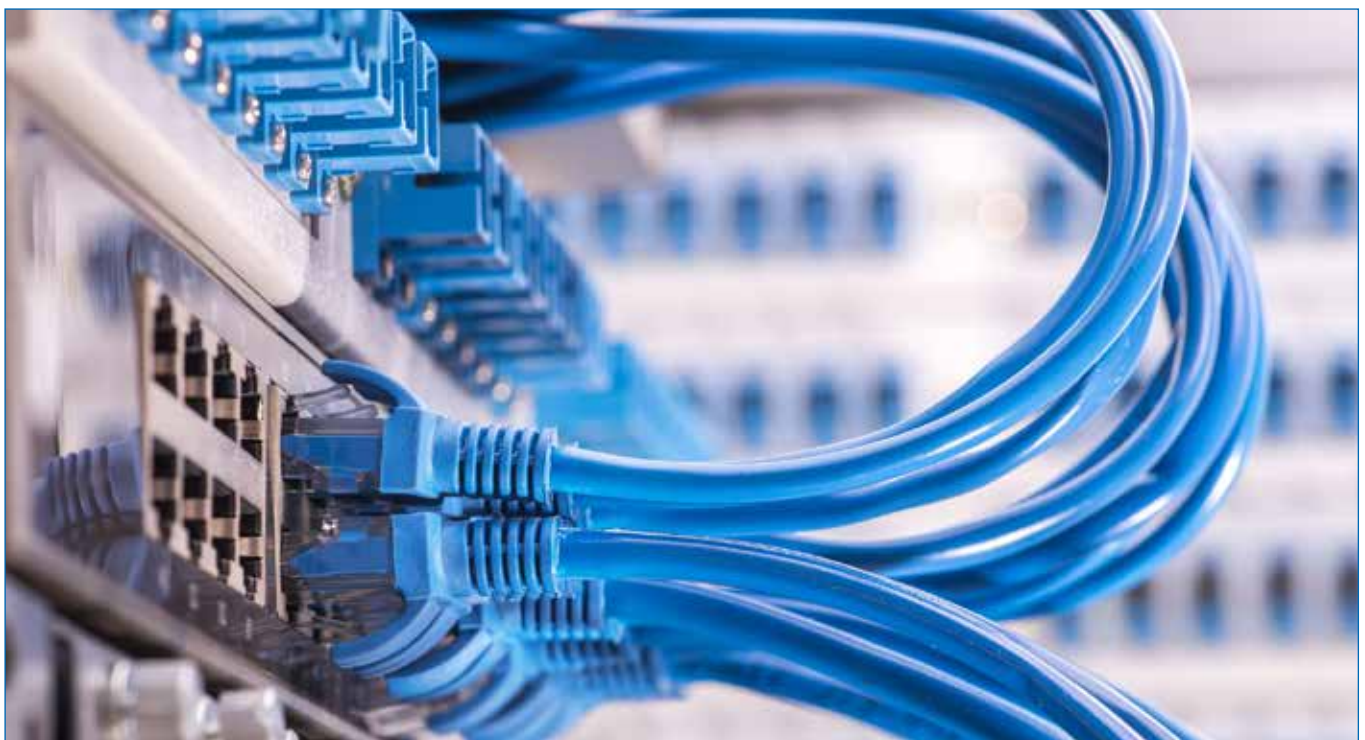
“Clear communication and agreements with the entire team.”




“We had and still have normal office hours. We didn't have to do any arrangement for this.”




“We informed the general public about the availability of services during the Covid-19 crisis, through online channels – web and social networks, publication of instructions to citizens for communication and provision of services electronically, with emphasis on the use of e-services, and inquiries via info-phones and e-mail. In addition, our employees were divided into teams, one team came to the location of the institute's business premises, and the other worked from home so that services were available at all times and for users who physically came to the institute's premises.”




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“The accessibility has been maintained during the Corona virus crisis and especially during the lockdown the lockdown. The employees were available via telephone or mobile phone and post or e-mail. If direct availability was not possible, you could leave a message via voice mail or write an e-mail. Then the employees got in contact with you, but this is not Covid-19 related. It is our normal procedure in the case that an employee and its colleagues are not available.”




“From the beginning, the employees have been available and could be contacted via mobile phone or email. If direct availability was not possible, you could write an email or leave a message via voice mail. As we run our own trauma hospitals and rehabilitation centres, the visiting hours were reduced during the Covid-19 crisis. Planned surgery was rarely performed during this time. New admissions in the rehabilitation centres were not possible, only in exceptional cases.”




“As an organization we managed to be available thanks to all our employees. They were able to work responsibly and diligently even in such stressful conditions. We had to focus on priority areas of activities in this emergency – ensuring that all residents receive benefits – especially those that are the main source of income for them. The virus also hit us. There were few cases of Covid-19 registered in our territorial offices. We knew that in this case we were following the instructions of the competent authority, the national Public Health Centre. We collected information about the contact persons and passed it on to the employees of above mentioned institution who later indicated who needed to isolate themselves in accordance with the established requirements. We also constantly disinfected the premises of all our offices. When we came face to face with Covid-19 we realized how important is to strictly prevent the physical contacts of employees, to collect the most important employee data, to have them accessible on a work computer, not to lock offices while leaving premises for disinfection. Life goes on and work does not stop. Services and benefits provided by the public sector are most valued by society in hard times. It is then that we need to focus even more, do what we do best, and live up to the society’s expectations.”



“As institution, we have been available as under normal circumstances: We have put an extra focus on the call center and the webpage as important communication channels.”




“We have adopted various measures to protect our staff: from the detection, by the competent doctor, of “fragile” employees, those are, workers with current or previous pathologies that require greater protection; the supply and installation of protective devices for the staff in the office; the improvement of economic and welfare measures for employees.”




“Mid-March, we decided to close our counter to the public. Insured persons were invited to contact us either by phone or e-mail.


We also communicated a lot on social networks. Currently our agents who are doing homeoffice are not reachable by phone for the insured. These calls are diverted to agents present at work. We have requested a quote for an application that would allow us to divert phone calls to any phone even at home. As head of department, I am present every day in order to remain available to all agents of my department.”




“Only if it was absolutely necessary, due specific needs, we worked directly with insured persons, otherwise the communication was performed through publicly announced official e-mail addresses and newly opened telephone lines. Some of this measures are still in force.”



“Remote workers were available by phone, corporate mail, ZOOM, Telegram, WhatsApp on weekdays (during business hours). The personal appointment with visitors at our buildings was temporarily limited, therefore additional telephone counseling on our activities was organized for visitors. For getting all the state services of the Insurance against accidents at work and occupational diseases it is possible to apply in electronic form at the Public Services Portal of our state. Availability was ensured by handing over laptops to remote workers with the possibility of remote access to the insurance’s electronic document control. A mailbox was installed in the hall of the insurance to ensure non-contacting acceptance of applications from policyholders. Dispensers with antiseptics were installed at the entrance, on floors, and in toilets. Facial masks and hand sanitizers were handed out among the staff. All employees at the entrance and visitors have their body temperature measured. Brief meetings were held online. Our premises are regularly disinfected.”



“A comprehensive communication plan has been put in place in accordance with government guidelines. All information can be found on the intranet and regular communications are made. Traffic flows in the buildings have been set up. It is based on a minimum distance of one metre between each agent in offices, meeting rooms, catering rooms, corridors, lifts and on the respect of floor markings in areas likely to receive queues. The following are available to all: hydroalcoholic gel, single-use towels for drying hands in the sanitary facilities, wipes in the meeting rooms as well as near the water fountains and coffee machines and display of safety instructions, surface-compatible products to clean keyboards, mice, telephones and photocopiers, closed dustbins at building entrances and lift landings to evacuate single-use masks gloves, handkerchiefs and masks for non-sanitary use, known as masks for the general public and after a standard.”



“The service times for telephone and personal consultations were not restricted at any time.”

# Internal and external communication during the pandemic

## Questions:

Have you changed the internal and external communication in this exceptional situation?

If yes, how did you manage it (for example with intern newsletters, telephone- or videoconferences of teams, "online-coffee breaks" etc.)?



"Clear communication and agreements with the entire team."



"Yes, virtual pauses."



"We had and still have normal office hours. We did not have to do any arrangement for this."



"Regarding to the internal communication we have used different communication platforms such as e.g. daily newsletters from the director, a social room on the intranet for sharing photos and stories; telephone- or videoconferences via Skype and Starleaf, video presentations and so forth.

Regarding to the external communication we have enforced our official webpage and our Callcenter. We have rapidly produces Q&A 's about corona and guidelines regarding Covid-19 targeted different businesses. For a period of time all external communication was completed via telephone- or videoconferences."



"It should be noted that the internal social network recently installed in the institution has made it possible to facilitate internal communication at company level and within the teams."



"We made a webpage on Covid-19 on the intranet, which contains important information for staff about corona and work. Everyone was also allowed to send intranet greetings with photo from their own home work station. We also have online-coffee breaks twice a week."



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“The service times for telephone and personal consultations have not been restricted at any time.”

“We have been working paperless for more than 10 years. All mail is scanned and internal mail is sent electronically from one agent to another. From this point of view nothing has changed and it makes working from home a lot easier. The only thing that has changed is our meetings that we hold now by videoconference, depending on the number of persons attending the meeting.”

“The directorate or the established crisis team has sent out regular information e-mails to the employees informing about the next steps and giving recommendations on how to protect themselves during the Corona virus crisis. The promptly set up crisis team has the task to inform the employees transparently and on a daily basis about all measures that were initiated or planned by the directorate. We also found new ways of communication like internal newsletters, telephone and video conferences of teams or “online-coffee-breaks” with colleagues. The Statutory Accident Insurance Institutions support the insured persons by prevention measures under pandemic conditions and give the employers and other institutions recommendations on how safe and healthy working, teaching and learning are still possible under different and difficult conditions.”

“Guidelines for work were given through internal written instructions to employees. Communication via e-mail and telephone, as well as telephone conferences was intensified.”

“Various meetings, seminars, sessions of commissions and working groups in the insurance against accidents at work and occupational diseases were held in remote mode with mostly electronic communications (audio format).”

“The communication activities were promptly adapted to this new situation: for internal communication, the sending of newsletters, press reviews, the arrangement of remote meetings through dedicated applications, the organization of webinars and online training courses. As regards external communication, the temporary blocking of live events led to a significant increase in participation in online events, both at national and international level. Communication activities were also implemented through the portal and social communication channels, in order to promptly inform users of all the measures adopted by us. Furthermore, new telephone numbers were promptly indicated and dedicated telematic channels were created, including listening counters and a telephone and telematic triage service, in order to ensure the continuity of activities.”

“There has been a change in both internal and external communication concerning the organization of work from home. Taking care of employees, users and associates, we performed tasks remotely as much as possible. Communication and meetings took place smoothly, mostly online, via e-mails, video conferencing and the organization of meetings via Skype. The managing officers decided about the most appropriate way of internal and external communication, according to the area of work and business requirements. On the Intranet portal, we created a special section Covid-19 measures and guidelines, where the recommendations of the authorities competent for health care, information on the accessibility of the psychological assistance, decisions on the organization of work from home, instructions for work from home etc. were published.”

“During quarantine period I used to start every working morning with a teleconference with all the heads of our Board divisions and directors of our territorial offices. Through teleconferences we discussed topical issues: the situation in each territorial office, how the work is going. We also discussed and shared experiences how we could still protect our employees. Directors of territorial offices and heads of our divisions also had their own teleconferences with their employees. Using intern newsletters we informed our staff about ongoing situation informed how to behave when working from the workplace in our offices.”

“All named forms of communication have been applied; new situations require new measures and new methods. In order to hold regular meetings or jour-fixes, programmes like Skype Business, Zoom Cisco Webex, Microsoft Teams, Jebbex, etc. were used.

Regular information e-mails have been sent out from the top management to the employees informing about the next steps and giving recommendations on how to behave in this exceptional situation.”

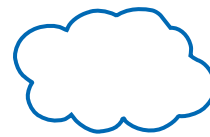


# Resilience during the Corona virus crisis

The topic “Resilience during the Corona virus crisis” shows us the differences between our social security systems, especially concerning the insurances against accidents at work and occupational diseases. We have been particularly interested in the measures you have taken to ensure that the insurances against accidents at work and occupational diseases can fulfill their legal mandates with the help of social service providers and institutions related to the pandemic.

## Question:

**How do you deal with the risk of reduced financial contributions and how does the cooperation with your most important service providers (e.g. rehabilitation centers) look like?**



“In agreement with the relevant state institutions, appropriate (financial) measures are planned to protect the functioning of the compulsory health insurance system. Cooperation with contractual partners and service providers is carried out in accordance with the recommendations of the responsible Ministry and within the temporary extraordinary financial framework.”





“The reduced financial contributions due to the pandemic are a problem for the accident insurance, but even bigger challenge for the health insurance. At the moment, it is not clear how it will be dealt with this problem and the extent of it will be still seen in the future. It can already be now foreseen that cost reduction efforts by the institutions will be necessary, but also financial support from governmental side could be the case.”



“The Social Security Code provides that we must, in order to meet overall expenses, set up a reserve which may not be less than the amount of current expenditure for the penultimate financial year. This reserve may also be applied in the event of a lack of financial contributions. For now there does not seem to be a problem. However, we do not yet have all the statistics.”



“Thanks to the well-developed electronic system throughout our country, the quarantine period did not have significant impact on cooperation with external services neither financing matters. Just organizational matters moved to electronic space: through video-calls, e-mails.”



“We are an extra-budgetary user of the State Budget.”



“As part of the national policy to support productive activities damaged by the pandemic, the payment of insurance premiums was temporarily suspended for a few months. Once the suspension is over, payments can be made in instalments without the application of penalties and interest. For the departments responsible for users care (e.g. rehabilitation centers), assistance in urgent cases was guaranteed through the contingency of presences, ensured by the obligation to make appointments at specific times, and the sanitation of places. The residential regime and social assistance of all the injured workers have always been guaranteed.”



“To prevent the spread of the coronavirus, from March 28, 2020, our rehabilitation centers ceased the appointment of persons affected by job-related accidents and occupational diseases. During the forced downtime in terms of financial and economic activities, our work with the Centers was carried out in normal mode. From August 1, 2020, the Centers resumed their activities to provide services to Insured Persons, taking into account the epidemiological situation in the regions where the Centers are located. Regional branches of the insurance against accidents at work and occupational diseases refer Insured Persons to the Centers for treatment in full.

Our rehabilitation centers (according to the list) pay insurance premiums from payments accrued in favor of employees (payroll budget) in full and do not have uncollected contributions.”

“The reduced financial contributions due to the pandemic are a problem for the Statutory Accident Insurance. We have to wait how the current situation will develop. In some cases, the deferral of payments was allowed, because financially stricken companies could not pay the contributions for the insured persons. As due to the restrictions caused by the pandemic, insured persons could not be rehabilitated in contracted rehabilitation centers. The parliament passed a Social Service Provider Use Act as part of the social protection package to regulate the use of facilities and social services to combat the Corona virus crisis in connection with a financial security regulation in an urgent procedure. The law is valid until the end of the year and it guarantees that the organizations and institutions, who commission the social service providers and facilities with their regular, but not feasible tasks, secure the existence of the social service providers and facilities within the scope of their responsibilities during this period. In return, the law obliges the social service providers and institutions to make their staff and infrastructure available to interventions to fight the pandemic. For the rehabilitation centers of the Statutory Accident Insurance, it means that they can apply for monthly subsidies from the Statutory Accident Insurance Institutions.”

“We do not take any decisions in isolation – there is close coordination with the ministries and the National Association of Statutory Health Insurance Funds.”

“The rehabilitation clinics are independent. In this respect, I cannot make any statements.”



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## And...in the future?

### Question:

Last, but not least you were asked: "What will be different in the future within the administration and with regard to the support of the insured individuals?" and you have given the following answers:



"Making teleworking more flexible, making it easier to work from home, acting on the company culture: good practices for holding meetings at a distance, limiting the number of business trips, developing the responsibility and autonomy of employees thanks to the confidence of managers. Reinforcement of dematerialisation and simplification of procedures."



"The mobile office working will be increased. We will make our experiences with it and only the future will show if this form of working will be successful. It is a challenge to communicate and work with the insured persons. The Statutory Accident Insurance is establishing an accident insurance portal, which enables a direct electronic communication between insured and insurance containing i.e. access to records and submission of claims and an automatic management of registrations and cancellations. This portal also offers a direct digital communication with other institutions, physicians, employers and enterprises."



"We are working on expanding the list of documents used in the electronic document management system with a possibility to sign them electronically. If necessary, we are ready to transfer employees aged 65 and older to remote work for maintaining the health of elderly workers. The provision of Fund's public services in terms of payment of one-time and (or) monthly insurance payments, as well as additional costs for medical, social and professional rehabilitation of persons injured at work, is organized without the necessity of their personal visit to the territorial bodies of the insurance against accidents at work. Efforts have been made to inform persons injured at work about the possibility of applying and submitting documents necessary for the provision of our public services using personal accounts on the Unified Portal for State and Municipal Services. The organization of distribution of rehabilitation means to persons injured at work, mainly at home, was agreed with the suppliers of technical means of rehabilitation. The delivery of the rehabilitation means is to be made in compliance with all norms and recommendations of the Federal Service for Surveillance on Consumer Rights Protection and Human Wellbeing (PPE, contactless delivery if possible, etc.). Medical workers (doctors, medium-level and junior medical personnel of medical organizations, drivers of ambulances who directly work with patients who have the confirmed novel coronavirus (Covid-19) and patients with suspicion of this infection) are provided with additional insurance guarantees in the form of a one-time insurance payment, which are determined by Decree of the President No. 313 dated May 6, 2020, on the provision of additional insurance guarantees to certain categories of medical workers (Decree No. 313)."




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“Opportunities and ways of working remotely as well as measures to protect health and safety when working in such a way, are a challenge and the subject of further discussions. Greater digitalization of business processes, in order to facilitate the realization of the rights of insured persons, as well as security and protective measures for data protection, are current topics that are worked on every day.”

“The administration will notice more working from home. It has no effect on the clients.”

“An adjustment of the labour legislative framework is needed in the future. Thus, an amendment to the Labour Act is planned, which will include the possibility of sending workers to work from home. Employer is obliged to define the so-called teleworking and changing procedures related to safety at work, labour costs, performance measurement, working hours, etc. As electronic communication grows, more and more services will also be available through online channels, and such a way of using technology allows for more flexible ways of working.”



“For the purposes of flexible working, we will conclude a service agreement with the employee representatives in order to enable permanent working models with more flexibility in terms of time and place. The online advisory services (insurance portal, apps, online office, prevention services) are being further expanded at full speed.”




“It is planned to maintain teleworking for next year, i.e. 1 or 2 days a week per agent. For the moment, nothing is planned, except the application to be reachable by phone even at home. We get a lot of emails and it seems to work well.”



### “Focusing on

1. Working from home and at the same time maintain the important social connection with colleagues and team leaders,
2. A special focus on the running dialogue between the employee and team leader about the well-being, work assignments and the priority of assignments,
3. The social well-being in the working groups,
4. A better use of the virtual technology including a focus on individual competence in using the virtual possibilities and
5. A good and appropriate culture when attending video meetings”



“During the phase of maximum emergency, in the public administration, working from home has become the “ordinary” way of work. Even at the end of the emergency, considering the positive results achieved, we are interested in having a significant percentage of employees working from home. Insured workers have benefited from an enhancement of “online” services that allowed for an improvement in administrative action. Given the successful result, we will continue with the reorganization of internal processes, also with a constant simplification of online services, in order to ensure constant interaction with insured workers.”

# Perspectives

**I would like to thank you for your frankness with which you answered the questions for this special edition of the newsletter.**

The answers show a strongly differentiated picture of how we, the institutions for insurances against accidents at work and occupational diseases, have dealt with the coronavirus crisis. We see similarities, but also differences, which are attributable to the different circumstances in our countries.

I personally found it particularly interesting that some of the members of the European Forum were able to work from home from one day to the next without any organizational or technical problems. They reported that the digital infrastructure in their country was good and explained that all of their employees had been equipped with laptops and mobile phones for some years. We can learn from these cases how working from home can be managed in the interests of a safe and healthy workplace and a good work-life balance.

With regard to health and safety at work, we notice that the measures taken can be classified according to whether the employee works in the office or from home. When work is performed in the office, the focus has routinely been on keeping a distance from other people, wearing a mask, limitations on maximum occupancy of offices and conference rooms, dividing employees into groups who each work in the office one week at a time, or dividing them into shifts. Working from home raised completely different topics: One topic has been organizing the daily work of the employees and monitoring their work results. Another has been new ideas for maintaining good health, such as walks and talks or online gymnastics

courses. The focus lies upon means of maintaining the team spirit, such as internal newsletters, recommendations regarding childcare during working from home, and online coffee breaks with colleagues.

We have all found solutions that have helped the employees to bond and have promoted the team spirit, regardless of whether the employees regarded the lockdown as stressful or as a slowing down of their normal work routine. Some employees themselves reported difficulties regarding working from home, but a few members of the European Forum also used a well-being survey and follow-up dialogues in all teams to collect information on such problems as described by the employees. The purpose of these measures was to evaluate the home-based period and to learn lessons from it. Difficulties reported by the employees included a lack of time and an absence of clear boundaries between work and leisure. In this context, the establishment of a right to “switch off” and the importance of communication between colleagues and with superiors are notable aspects. Regular interaction and mutual appreciation in the current situation have been conducive to a good working atmosphere and a strong motivation to work together, despite or even because of the pandemic.

I am convinced that the coronavirus crisis presents opportunities and will result in lasting changes for the better. In Germany, in the public services in particular, working from home had a negative image in the past. With the advent of Covid-19 however, lockdown regulations had to be implemented



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overnight, and in some cases productivity increased because workers saved the time and were spared the stress of their daily commute. The Ministry of Labor and Social Affairs is currently working on a federal law on working from home. Furthermore, certain decision-making processes that in the past seemed interminable, for example between the trade unions and employers' associations, are now being completed within a matter of weeks or even days. This acceleration of the processes should continue to be possible in the future, particularly where urgent aspects are concerned.

I am confident that we will have much to learn from each other. We will follow up on the various topics closely in the meetings of the working groups and during the annual conference in June 2021 in Berlin. The DGUV is looking forward to seeing you there!

We must however face the fact including with regard to our next annual conference that coping with the coronavirus crisis is not a sprint, but a marathon. New challenges will present themselves in the coming months. It is only reasonable to assume that revenues from company premiums will fall, and that where insured persons have become infected with Covid-19 and consequently face long-term medical restrictions, we must consider how we can rehabilitate them socially and professionally.

What awaits us in the future, during Covid-19 and beyond it? I would like to conclude this newsletter with an answer given to this question – one that also perfectly summarizes what our objective should be:

**“We will be flexible according to our tasks and processes in a changing world of work and in the interest of the insured persons.” ■**

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